Case 09-19206 Doc 1 Filed 05/28/09 Entered 05/28/09 12:01:08 Desc Main Document Page 1 of 53

B1 (Official Form 1)(1)	(08)				oamon		go <u>+</u> 0.					
United States Bankruptcy (Northern District of Illinoi										Vo	luntary	y Petition
Name of Debtor (if inc Keeler, Mary Alice		er Last, First	, Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the J maiden, and			8 years		
Last four digits of Soc. (if more than one, state all	Sec. or Indi	ividual-Taxp	ayer I.D. ((ITIN) No./	Complete E	IN Last for	our digits o		Individual-	Taxpayer 1	I.D. (ITIN) î	No./Complete EIN
Street Address of Debte 10930 S Washte Chicago, IL		Street, City,	and State)	:			Address of	f Joint Debtor	(No. and St	reet, City,	and State):	
				Г	ZIP Code 60655	-						ZIP Code
County of Residence or	r of the Prin	cipal Place o	f Busines		00033	Count	y of Reside	ence or of the	Principal Pla	ace of Bus	siness:	
Cook												
Mailing Address of Del	btor (if diffe	erent from str	eet addres	ss):		Mailir	g Address	of Joint Debt	or (if differe	nt from str	reet address)):
					ZIP Code	:						ZIP Code
Location of Principal A (if different from street			r									
	f Debtor			Nature	of Business	i		Chapter	of Bankruj	ptcy Code	Under Wh	nich
	Organization) one box)				one box)				Petition is Fi	iled (Chec	k one box)	
<u> </u>				lth Care Bu gle Asset Ro	isiness eal Estate as	s defined	☐ Chapt		ПС	hapter 15	Petition for	Recognition
Individual (includes			in 1	1 U.S.C. §			☐ Chapt				Main Proce	
See Exhibit D on po ☐ Corporation (includ		•	☐ Rail	road ekbroker			☐ Chapt	er 12				Recognition
Partnership	es elle and	LLF)	☐ Con	nmodity Br	oker		☐ Chapter 13 of a Foreign Nonmain Proceeding			roceeding		
☐ Other (If debtor is no	t one of the a	bove entities.	Clea	aring Bank					Notur	e of Debts	,	
check this box and sta					mpt Entity	,				k one box)	1	
				(Check box	, if applicabl	e)		are primarily co		,	_	ots are primarily
					exempt org		1	ed by an indivi		for	Dusi	iness debts.
			Cod	e (the Inter	nal Revenu	e Code).	a perso	onal, family, or	household pur	rpose."		
_	_	ee (Check or	ne box)				one box:		Chapter 11		44.77.0.0	0.101(515)
Full Filing Fee attack								a small busin not a small b				§ 101(51D). S.C. § 101(51D).
Filing Fee to be pai attach signed applic						Check	if:					- , ,
is unable to pay fee								aggregate nor s or affiliates)				iding debts owed
Filing Fee waiver re attach signed applic						l cineer.	all applica					
attach signed applic	ation for the	e court's con	sideration.	. See Official	FOIII 3D.			being filed w ces of the pla			ition from o	one or more
							classes of	creditors, in	accordance v	with 11 U.	S.C. § 1126	(b).
Statistical/Administra ☐ Debtor estimates the			fon distni	hution to u		a ditana			THIS	S SPACE IS	FOR COUR	T USE ONLY
Debtor estimates the							es paid,					
there will be no fun	ds available											
Estimated Number of C	Creditors											
1- 50- 49 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated Assets	199	111	2,000	10,000	25,000	50,000	100,000	100,000	-			
\$0 to \$50,001 to \$50,000	\$100,001 to \$500,000	to \$1	\$1,000,001 to \$10	\$10,000,001 to \$50	\$50,000,001 to \$100	\$100,000,001 to \$500	\$500,000,001 to \$1 billion					
Estimated Liabilities		million	million	million	million	million			1			
	\$100.001	\$500,001	\$1,000,001	\$10,000,001	\$50,000,001	\$100,000,001	\$500,000,001	More than				
\$0 to \$50,001 to \$50,000 \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

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Page 2 Name of Debtor(s): Voluntary Petition Keeler, Mary Alice (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ David Cutler May 28, 2009 Signature of Attorney for Debtor(s) (Date) **David Cutler** Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in П this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Mary Alice Keeler

Signature of Debtor Mary Alice Keeler

 \mathbf{X}_{-}

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

May 28, 2009

Date

Signature of Attorney*

X /s/ David Cutler

Signature of Attorney for Debtor(s)

David Cutler

Printed Name of Attorney for Debtor(s)

David Cutler & Associates, LTD.

Firm Name

8430 Gross Point Rd, Ste 201 Skokie, IL 60077

Address

Email: david@cutlerltd.com

847-673-8600 Fax: 847-673-8636

Telephone Number

May 28, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Keeler, Mary Alice

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Dat

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 \mathbf{X}

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Mary Alice Keeler		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Mary Alice Keeler
Mary Alice Keeler
Date: May 28, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy CourtNorthern District of Illinois

In re	Mary Alice Keeler		Case No.	
_		Debtor		
			Chapter	7
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	165,000.00		
B - Personal Property	Yes	4	7,707.95		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		156,210.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	12		94,549.94	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,445.96
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,652.00
Total Number of Sheets of ALL Schedu	ıles	24			
	T	otal Assets	172,707.95		
			Total Liabilities	250,759.94	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Mary Alice Keeler		Case No.		
-		Debtor	,		
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	1,445.96
Average Expenses (from Schedule J, Line 18)	1,652.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	1,104.95

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		94,549.94
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		94,549.94

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B6A (Official Form 6A) (12/07)

In re	Mary Alice Keeler	Case No.
-	-	Debtor

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

ashtenaw Ave Chicago, IL 60655	Fee simple		165,000.00	156,210.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 165,000.00 (Total of this page)

165,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Mary Alice Keeler	Case No.
_		Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial	Four	nders Bank # Last Four 5006	-	0.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Four	nder Banks last four #5020	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Mcro stora dres table table	ten set, couch, chair TV, Antenna, Lamps, bwave, toaster oven, coat tree, desk and chair, age cabinet, refrigerator, stove, bed 1 & 2, sers, desk, organ, desk, china cabinet, dining chairs, TV, storing and service, round table, e set, chair, desk, bike, washer, dryer, haning , lamp, heater	-	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	X			
7.	Furs and jewelry.	50 y for 7	rs old gold ring and watch purchased at Kmart .95	-	207.95
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each	Secu	ırity Benefit Life 1157853-3	-	0.00
	policy and itemize surrender or refund value of each.	Wad	dell & Reed	-	800.00
			(T 1	Sub-Tot of this page)	al > 2,507.95

³ continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In	10	Mary Alice Keeler		Debtor ,	Case No	
			SCHE	EDULE B - PERSONAL PROPERT (Continuation Sheet)	ГҮ	
		Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Anı	nuities. Itemize and name each aer.	Х			
11.	defi und as o Giv reco	erests in an education IRA as ined in 26 U.S.C. § 530(b)(1) or der a qualified State tuition plan defined in 26 U.S.C. § 529(b)(1). re particulars. (File separately the ord(s) of any such interest(s). U.S.C. § 521(c).)	X			
12.	oth	erests in IRA, ERISA, Keogh, or er pension or profit sharing ns. Give particulars.	403	s(b) School Pension	-	Unknown
13.	and	ck and interests in incorporated I unincorporated businesses. mize.	X			
14.		erests in partnerships or joint atures. Itemize.	X			
15.	and	vernment and corporate bonds I other negotiable and nnegotiable instruments.	X			
6.	Aco	counts receivable.	X			
17.	pro deb	mony, maintenance, support, and perty settlements to which the otor is or may be entitled. Give ticulars.	X			
18.	Oth	ner liquidated debts owed to debtor luding tax refunds. Give particulars	X			
19.	esta exe deb	uitable or future interests, life ates, and rights or powers excisable for the benefit of the otor other than those listed in nedule A - Real Property.	X			
20.	inte dea	ntingent and noncontingent erests in estate of a decedent, th benefit plan, life insurance icy, or trust.	X			
				(To	Sub-Tota of this page)	al > 0.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

In	re Mary Alice Keeler		Cas	se No	
	-		Debtor		
		SCF	HEDULE B - PERSONAL PROPERTY (Continuation Sheet)	Y	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		Mobile Home Indiana 1982 Schultz 14 x 70 in fair condition 10015 OO E Manor Drive Knox In.	-	3,500.00
			2004 Buick Century 4D Sedan 51,922 3.1 L substantial damage to body exterior.	-	1,700.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			

Sub-Total > 5,200.00
(Total of this page)

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

28. Office equipment, furnishings, and

29. Machinery, fixtures, equipment, and

32. Crops - growing or harvested. Give

34. Farm supplies, chemicals, and feed.

supplies used in business.

30. Inventory.31. Animals.

particulars.

33. Farming equipment and implements.

X

X

X

X

X

Χ

X

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Mary Alice Keeler	Case No.
_		Debtor
		SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind not already listed. Itemize. Χ

> Sub-Total > (Total of this page)

7,707.95

0.00

Total >

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B6C (Official Form 6C) (12/07)

In re	Mary Alice Keeler	Case No
_		Debtor ,

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 10930 S Washtenaw Ave Chicago, IL 60655	735 ILCS 5/12-901	15,000.00	165,000.00
Household Goods and Furnishings kitchen set, couch, chair TV, Antenna, Lamps, Mcrowave, toaster oven, coat tree, desk and chair, storage cabinet, refrigerator, stove, bed 1 & 2, dressers, desk, organ, desk, china cabinet, dining table chairs, TV, storing and service, round table, table set, chair, desk, bike, washer, dryer, haning light, lamp, heater	735 ILCS 5/12-1001(b)	400.00	1,500.00
Furs and Jewelry 50 yrs old gold ring and watch purchased at Kmart for 7.95	735 ILCS 5/12-1001(b)	207.95	207.95
Interests in Insurance Policies Waddell & Reed	735 ILCS 5/12-1001(b)	800.00	800.00
Interests in IRA, ERISA, Keogh, or Other Pension (403(b) School Pension	or Profit Sharing Plans 735 ILCS 5/12-704	0.00	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles Mobile Home Indiana 1982 Schultz 14 x 70 in fair condition 10015 OO E Manor Drive Knox In.	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	700.00 2,592.05	3,500.00
2004 Buick Century 4D Sedan 51,922 3.1 L substantial damage to body exterior.	735 ILCS 5/12-1001(c)	1,700.00	1,700.00

Total: 21,400.00 172,707.95

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B6D (Official Form 6D) (12/07)

•			
In re	Mary Alice Keeler	Case No	
-			
		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx1009			Unsure	T	D A T E D			
Washington Mutual Fa Attention: Bankruptcy Dept. 7255 Bay Meadows Way Jacksonville, FL 32256		_	Mortgage 10930 S Washtenaw Ave Chicago, IL 60655		<u> </u>			
			Value \$ 165,000.00				156,210.00	0.00
Account No.			Value \$ Value \$					
Account No.	-							
			Value \$	Щ	_	Ц		
o continuation sheets attached			(Total of the	ubte nis p		- 1	156,210.00	0.00
			(Report on Summary of Sc		ota ule	- 1	156,210.00	0.00

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B6E (Official Form 6E) (12/07)

In re	Mary Alice Keeler	Case No.	
-	-	Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or

continuation sheets attached

another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Mary Alice Keeler		Case No.	
		Debtor	_,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

Check this box it debtor has no creditors holding unsecure	Ju C	iaiii	is to report on this senedule 1.					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu:	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	1 (4	N L L Q D L	1 -	- 1	AMOUNT OF CLAIM
Account No. xxMxxx7112			4-30-2009	٦×	D A T		Ī	
Adler & Associates 25 E. Washington St, Ste 500 Chicago, IL 60602			Harvest Credit Management Suit		E D			8,249.00
Account No. xxxx-xxxxxx-x4003			various		Г	T	T	
Aegis PO Box 10908 San Rafael, CA 94912			Amex CC					213.00
Account No. xxxx-xxxx-xxxx-7686			Varous		Г	T	T	
Aegis PO Box 10908 San Rafael, CA 94912			Credit One CC					181.00
Account No. xxxxxxx86-01			Varioyus	1		T	1	
Afni 404 Brock Drive Bloomington, IL 61702		•	Embarq					
								272.00
			(Total of	Subt)	8,915.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Mary Alice Keeler	Case No.	_
_		Debtor	

	1.	1		1.		_	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CORFIRGER	UZ LL QUL D A H H D	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx6365			Opened 4/01/88 Last Active 1/17/08	Т	T E		
Amalgamated Bk Chicago 1 W Monroe Chicago, IL 60603		-	CreditCard		D		3,008.00
Account No. xxxx-xxxx-xxxx-5946	t		Unknonw				
Amalgamated Bk Chicago 1 W Monroe Chicago, IL 60603		-	cc				A 550 00
Account No. xxxxxxxxxxx7473	1			-			4,556.00
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		-	Opened 5/11/04 Last Active 5/15/08 CreditCard				1,607.00
Account No. xxxxxxxxxxxx1393			Opened 10/05/04 Last Active 5/15/08				
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		-	CreditCard				363.00
Account No. xxxxxxxxxxx4283	t		Opened 9/13/04 Last Active 5/13/08	+			
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		_	CreditCard				148.00
Sheet no1 of _11_ sheets attached to Schedule of				Sub			9,682.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Mary Alice Keeler	Case No.	_
_		Debtor	

		_			_			
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		င္က [U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H & Y C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAI IS SUBJECT TO SETOFF, SO STATE.	M	CONT_NGENT	Z L Q U L D A	$ \otimes$ P \cup $+$ \sqcup D	AMOUNT OF CLAIM
Account No. 41			Opened 11/01/98 Last Active 5/28/08		Т	T E		
Bank Of America Pob 17054 Wilmington, DE 19884		-	CheckCreditOrLineOfCredit			D		2,454.00
Account No. xxxx1542			Variou		7			
Bureau of Collection Recovery 7575 Corporate Way Eden Praire, MN 55345		1	AT&T					282.00
Account No. xxxxxxxx4662			Opened 5/01/03 Last Active 1/04/08					
Cap One Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091			CreditCard					6,364.00
Account No. xxxxxxxx6244			Opened 4/01/98 Last Active 5/22/08		+			
Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156		1	CreditCard					6,872.00
Account No. xxxxxxxx1614			Opened 10/01/02 Last Active 5/22/08		\dashv		\vdash	
Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156		ı	CreditCard					6,168.00
Sheet no. 2 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(To	Su al of thi				22,140.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Mary Alice Keeler	Case No.	_
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	S	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONT NGENT	טו	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx2005			Opened 8/01/96 Last Active 3/17/08	Ť	A T E D		
Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156		-	CreditCard		D		4,483.00
Account No. xxxxxxxx3142			Opened 7/01/95 Last Active 3/17/08				
Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156		-	CreditCard				
					L	L	2,278.00
Account No. xxx4545 Corporate Receivables, Inc. PO Box 32995 Phoenix, AZ 85064		-	Various HSBC account				790.00
Account No. xxxxxxxx4817			Opened 10/01/86 Last Active 5/14/08		Г	T	
Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		-	CreditCard				5,045.00
Account No. xxx-329-6	t		various				
DSB Knox Banking Center 1501 S Heaton Knox, IN 46534		_	fees				744.00
Sheet no3 of _11_ sheets attached to Schedule of		-	2	Subt	ota	ıl	13,340.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	13,340.00

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In re	Mary Alice Keeler	Case No.	
_		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	DZLLQULDAHED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx1501 Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256		-	Opened 4/01/08 CollectionAttorney Embarq		E D		247.00
Account No. xx0309 Enloe Drugs LLC PO Box 952011 St. Louis, MO 63915		-	10-31-2008 Medicine				41.77
Account No. xxxxxxxxxxx4542 Exxon Mobile PO Box 530962 Atlanta, GA 30353		-	Unknown				157.00
Account No. xxxxxxxxxxx5741 FIA Card Services Att: Bankruptcy PO Box 15409 Wilmington, DE 19850-5409		-					0.00
Account No. xxxxxxxxxxxx7686 First National Bank/Credit One Customer Service Po Box 98873 Las Vegas, NV 89193		-	Opened 10/01/07 Last Active 5/19/08 CreditCard				169.00
Sheet no. <u>4</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			614.77

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Mary Alice Keeler	Case No.	
		Debtor	

		1			1	1-	, ,
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H W	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	ΙQ	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx2116			Opened 9/01/07 Last Active 5/13/08		E		
First Premier Bank Po Box 5524 Sioux Falls, SD 57117		-	CreditCard				433.00
Account No. xxx2726	T		Various	Ť	T		
First Revenue Assurance PO Box 5818 Denver, CO 80217		-	Verizon Wireless				
							214.00
Account No. xxx9855 First Source Advantage, LLc 2005 Bryant Woods South Buffalo, NY 14228		-	Unsure American Express Account				
				1			603.00
Account No. xxxxxxxx5006 Founders Bank 6825 West 111th St Worth, IL 60482		_	Various Fees				Unknown
Account No. xxxx-xxxx-xxxx-6182	H		various	$^{+}$	1		
GC Services Limited Partnership PO BOX 2667 (037) Houston, TX 77252-2667		-	citibank				Unknown
Sheet no. <u>5</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			1,250.00

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In re	Mary Alice Keeler	Case No.	_
_		Debtor	

CREDITOR'S NAME,	S	Hu	sband, Wife, Joint, or Community	S C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT	SPUTED	AMOUNT OF CLAIM
Account No. KEELMA			Unknown	T	T E D		
Hicksgas 2180 S Highway 35 Knox, IN 46534		-	Fuel		D		Unknown
Account No. xxxxxxxxxxxx3426			Opened 2/01/98 Last Active 5/09/08				
Hsbc Bank Po Box 5253 Carol Stream, IL 60197		-	CreditCard				9 240 00
	L			퇶	L		8,249.00
Account No. xxxxxxxx3389 Hsbc/bsbuy Po Box 15519 Wilmington, DE 19850		-	Opened 1/01/07 Last Active 6/28/08 ChargeAccount				454.00
Account No. xxxxxxxx1752			Opened 6/01/02 Last Active 9/11/02	Т			
Kohls Attn: Recovery Po Box 3120 Milwaukee, WI 53201		-	CreditCard				600.00
Account No. Various			Unsure	Τ			
Law Offices of Mitchell N. Kay PC 205 West Randolph St Ste. 920 Chicago, IL 60606		-	American Express Collection Accounts 76201509-10 and 76201494-10				Unknown
Sheet no. 6 of 11 sheets attached to Schedule of				Subt	tota	.1	0.202.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	9,303.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Mary Alice Keeler	Case No.	_
_		Debtor	

	1.	1	orboned Miller Leint on Occurrents	- 1	<u>. I.</u>	15	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		10	DISPUTED	AMOUNT OF CLAIM
Account No. xxx4956	1		Various LVNV Funding LLC	'	Ė		
Leading Edge Recovery Solutions 5440 N. Cumberland Ave. Suite 300 Chicago, IL 60656		-	LVIVV Funding LLC				50.00
Account No. xx Mx 2996	t	T	7/8/2008		\dagger	\dagger	
Mary Patricia Fennell 424 David Street Downers Grove, IL 60515		-	Nicorsolutions case				996.00
Account No. xxx-6903	╁		Various		+	+	
MCS Collections, Inc. 725 S Wells St, Ste 501 Chicago, IL 60607		-	Evergreen Emergency Services				35.30
Account No. xxxxxxx5214	╀	+	Various		+	+	00.00
Nationwide Credit 2015 Vaughn Rd NW, ste 400 Kennesaw, GA 30144		-	CC				391.00
Account No. xxxxxxx5921	t	t	Various	+	\dagger		
Nationwide Credit, In. 3600 E University Dr. Ste B1350 Phoenix, AZ 85034		-	Demontte State Bank				1,240.00
Sheet no7 of _11_ sheets attached to Schedule of	_	<u> </u>	1	Sul			2,712.30
Creditors Holding Unsecured Nonpriority Claims			(Total	of this	s pa	ge)	2,112.30

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Mary Alice Keeler	Case No.	
		Debtor	

Account No. xxxxxxx4418		1.	1	1 1 1 1 2 2	1.	٠.		.1
Account No. xxxxxxxx4418	MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM		l i	J U T E	AMOUNT OF CLAIM
Nationwide Credit, Inc. PO Box 740640 Atlanta, GA 30374	Account No. xxxxxxx4418				Т	I		
Natl Cty Crd Attention: Bankruptcy Department 6750 Miller Road Brecksville, OH 44141 Account No. ES5446 NCO Financial 507 Prudential Road Horsham, PA 19044 P.Scott Lowery PC 4500 Cherry Creek Drive S Ste. 700 Denver, CO 80246 Account No. xxxxxxxxxx1711 Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602 CreditCard Various American Express Various Maryland National Bank NA 2,80 Account No. xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	PO Box 740640		-	American Express				Unknown
Natl Cty Crd Attention: Bankruptcy Department 6750 Miller Road Brecksville, OH 44141 Account No. ES5446 NCO Financial 507 Prudential Road Horsham, PA 19044 P.Scott Lowery PC 4500 Cherry Creek Drive S Ste. 700 Denver, CO 80246 Account No. xxxxxxxxxx1711 Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602 P.Scott Lowery PC Agriculture - Opened 3/15/74 Last Active 5/20/08 Agriculture - Opened 3/15/74 Last Active 5/20/08 Agriculture	Account No. xxxxxxxx3900	┢		Opened 2/01/87 Last Active 7/26/07	+	t	+	
Account No. ES5446 NCO Financial 507 Prudential Road Horsham, PA 19044 Account No. xxxxxxxxxxxxxxx5533 P.Scott Lowery PC 4500 Cherry Creek Drive S Ste. 700 Denver, CO 80246 Account No. xxxxxx1711 Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602 Various Maryland National Bank NA - Opened 3/15/74 Last Active 5/20/08 Agriculture	Attention: Bankruptcy Department 6750 Miller Road	-	_					1,733.00
NCO Financial 507 Prudential Road Horsham, PA 19044 - 1,86 Account No. xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	Account No. ES5446	┢		Various		+	+	
P.Scott Lowery PC 4500 Cherry Creek Drive S Ste. 700 Denver, CO 80246 Account No. xxxxx1711 Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602 Maryland National Bank NA - Opened 3/15/74 Last Active 5/20/08 Agriculture - Opened 3/15/74 Last Active 5/20/08 Agriculture	507 Prudential Road		-	American Express				1,867.87
P.Scott Lowery PC 4500 Cherry Creek Drive S Ste. 700 Denver, CO 80246 Account No. xxxxx1711 Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602 - Opened 3/15/74 Last Active 5/20/08 Agriculture - Chicago, IL 60602	Account No. xxxxxxxxxxxxx5533	T				t	T	
Account No. xxxxx1711 Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602 Opened 3/15/74 Last Active 5/20/08 Agriculture	4500 Cherry Creek Drive S Ste. 700		-	Maryland National Bank NA				2,809.00
Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602	Account No. xxxxx1711	+		Opened 3/15/74 Last Active 5/20/08	-	+	+	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive		-					118.00
Sheet no. 8 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims Subtotal (Total of this page)				(Total c				6,527.87

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Mary Alice Keeler	Case No.	
		Debtor	

	10	LD.	usband, Wife, Joint, or Community	10	10	Ь	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE B T O R	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDA		AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx6337			Opened 9/01/07 Last Active 5/08/08	Т	T E		
Radio/cbsd Po Box 6497 Sioux Falls, SD 57117		-	ChargeAccount				801.00
Account No. xxxxxxxxxxx4106	t	\dagger	Various		T		
Retail Services P.O. Box 17298 Baltimore, MD 21297		-	cc				
							646.00
Account No. ozxxx5805 Safeco Insurance 31W680 Army Trail Rd Wayne, IL 60184		-	Various Insurance				Unknown
Account No. xxxxxxxxxxxxx6182 Sears/cbsd Po Box 6189 Sioux Falls, SD 57117		-	Opened 7/01/01 Last Active 5/11/08 CreditCard				795.00
Account No. x9607 Standard Bank 7800 West 95th St Hickory Hills, IL 60457		-	Unknown Service fees				795.00
							80.00
Sheet no. 9 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u></u>		(Total of	Sub this			2,322.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$ - Cont.

In re	Mary Alice Keeler	Case No.	_
_		Debtor	

		_		_		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	0m4>0-c2-rzc	AMOUNT OF CLAIM
Account No. xxxxxxx-d12-13J			Unknown	T	TE	
State Farm PO Box 2329 Bloomington, IL 61702		-	insurance		ט	Unknown
Account No. xxxx8483	t		Opened 2/01/02 Last Active 5/16/08	H		
State Farm Financial S Attn: BCC-DTB5 112 E Washington St Bloomington, IL 61701		-	CreditCard			8,178.00
Account No. xxxxx1454 The Bureaus Inc 1717 Central St Evanston, IL 60201		-	Opened 4/01/08 CollectionAttorney Amalgamated Trust Svgs Bank			3,008.00
Account No. xxxxxx4919	┢	\vdash	Opened 7/01/02 Last Active 5/27/08	┢		
Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603	-	_	CreditCard			6,557.00
Account No. xxxxxxxxxx5911 Washington Mutual Fa Attention: Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256		-	Opened 7/01/99 Last Active 10/01/02 ConventionalRealEstateMortgage			0.00
Sheet no. 10 of 11 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt		17,743.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Mary Alice Keeler	Case No	
		Debtor	

		1		-	1	1-	_	
CREDITOR'S NAME,	0		sband, Wife, Joint, or Community	- წ	N	l D	'	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDA	DISPUTED	; !	AMOUNT OF CLAIM
Account No. xxx5815			Various	Т	T			
Zwicker & Associates, PC 80 Minuteman Rd Andover, MA 01810		-	American Express		D			Unknown
Account No.	T			T		T	T	
Account No.	t	T		\dagger	\dagger	t	\dagger	
Account No.								
Account No.	1							
Sheet no. 11 of 11 sheets attached to Schedule of				Sub	tota	al	T	0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	, [0.00
			(Report on Summary of S		Tota dule		, [94,549.94

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B6G (Official Form 6G) (12/07)

In re	Mary Alice Keeler	Case No	
-	-	Debtor ————————————————————————————————————	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-19206 Doc 1 Filed 05/28/09 Entered 05/28/09 12:01:08 Desc Main Document Page 29 of 53

B6H (Official Form 6H) (12/07)

In re	Mary Alice Keeler	Case No.
-		Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Mary Alice Keeler		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPEN	DENTS OF DEBTOR AND S	POUSE		
Single	RELATIONSHIP(S): None.	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation					
Name of Employer					
How long employed					
Address of Employer					
INCOME: (Estimate of average or p	rojected monthly income at time case filed)		DEBTOR		SPOUSE
	commissions (Prorate if not paid monthly)	\$ _	1,115.90	\$	N/A
2. Estimate monthly overtime		\$ _	0.00	\$	N/A
3. SUBTOTAL		\$_	1,115.90	\$	N/A
4. LESS PAYROLL DEDUCTIONS					
 a. Payroll taxes and social secur 	rity	\$ _	101.94	\$	N/A
b. Insurance		\$ _	96.40	\$	N/A
c. Union dues		\$ _	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
			0.00	\$	N/A
5. SUBTOTAL OF PAYROLL DED	UCTIONS	\$_	198.34	\$	N/A
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$_	917.56	\$	N/A
7. Regular income from operation of	business or profession or farm (Attach deta	iled statement) \$	0.00	\$	N/A
8. Income from real property	•	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	payments payable to the debtor for the deb	otor's use or that of \$	0.00	\$	N/A
11. Social security or government ass		Ф	F20.40	¢	NI/A
(Specify): SS Monthly Pa	yment		528.40 0.00	\$	N/A N/A
12 Di			0.00	\$ <u> </u>	N/A N/A
12. Pension or retirement income13. Other monthly income		Φ_	0.00	Φ	IVA
(Specify):		\$	0.00	\$	N/A
(Specify).			0.00	\$ 	N/A
14. SUBTOTAL OF LINES 7 THRO	OUGH 13	\$_	528.40	\$	N/A
15. AVERAGE MONTHLY INCOM	IE (Add amounts shown on lines 6 and 14)	\$_	1,445.96	\$	N/A
16. COMBINED AVERAGE MONT	THLY INCOME: (Combine column totals f	rom line 15)	\$	1,445.9	96

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Mary Alice Keeler		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	2C.	•
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	155.00
a. Are real estate taxes included? Yes No _X_		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	0.00
c. Telephone	\$	45.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	20.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	40.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Φ.	0.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	326.00
d. Auto	\$	116.00
e. Other 12. Taxes (not deducted from wages or included in home mortgage payments)	Ф	0.00
	Φ	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)	¢.	0.00
a. Auto	\$	0.00
b. Other	3	
c. Other	3	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,652.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	ф.	4 445 00
a. Average monthly income from Line 15 of Schedule I	\$	1,445.96
b. Average monthly expenses from Line 18 above	\$	1,652.00
c. Monthly net income (a. minus b.)	\$	-206.04

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Mary Alice Keeler			Case No.	
			Debtor(s)	Chapter	7
	DECLARATIO	N CONCERN	ING DEBTOR	'S SCHEDUL	ES
	DECLARATION UNI	DER PENALTY (OF PERJURY BY I	NDIVIDUAL DE	BTOR
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.				
Date	May 28, 2009	Signature	/s/ Mary Alice Keele Mary Alice Keele Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Mary Alice Keeler	Case No.		
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None \square

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$13,035.00 2007 Debtors Income
\$13,001.00 2008 Debtors Income
\$8,219.00 2009 YTD Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None (

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Harvest Credit Management Collection **Cook County Daley Center Pending** v. Keeler 09 M1 137112 Captial One v. Keeler 09 M1 Collection **Cook County Daley Center Pending** 134459 Washington Mutual v. Keeler Collection **Cook County Daley Center Pending** 08 CH 18044

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None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

ED DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Codilis & Associates, PC 15W030 North Frontage Rd, Ste. 100 Willowbrook, IL 60527 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN 2-19-09

DESCRIPTION AND VALUE OF PROPERTY 10930 S. Washtenaw Ave. Chicago, II 60655 approximately \$165,000 3

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

David Cutler & Associates, LTD. 8430 Gross Point Rd, Ste 201 Skokie, IL 60077

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESSES

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF PROPERTY

NAME AND ADDRESS OF OWNER

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NATURE OF BUSINESS

BEGINNING AND

6

NAME (ITIN)/ COMPLETE EIN ADDRESS **ENDING DATES**

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS**

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED Case 09-19206 Doc 1 Filed 05/28/09 Entered 05/28/09 12:01:08 Desc Main Document Page 39 of 53

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECOR

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF PROPERTY

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	May 28, 2009	Signature	/s/ Mary Alice Keeler
			Mary Alice Keeler
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

		1401 therm Di	strict or million		
In re	Mary Alice Keeler			Case No.	
			Debtor(s)	Chapter	7
	CHAPTER	7 INDIVIDUAL DEBTO	OR'S STATEM	IENT OF INTEN	TION
DA DT	A - Debts secured by prope	arty of the actate (Part A)	must be fully or	ompleted for FAC	H debt which is secured by
IANI	property of the estate. Att			impleted for EAC	if debt which is secured by
	1 1 1		¬		
Proper	ty No. 1				
Credi	tor's Name:		Describe Prop	erty Securing Debt	:
Washi	ngton Mutual Fa		10930 S Washtenaw Ave Chicago, IL 60655		
Proper	ty will be (check one):				
_	Surrendered	☐ Retained			
If mate	ining the magnety. Lintend to (shoot at loost one).			
	ining the property, I intend to (of Redeem the property	meck at least one):			
	Reaffirm the debt				
	Other. Explain	(for example, av	oid lien using 11	U.S.C. § 522(f)).	
Proper	ty is (check one):				
_	Claimed as Exempt		☐ Not claimed	as exempt	
	<u> </u>			<u> </u>	
	B - Personal property subject to	o unexpired leases. (All three	e columns of Part	B must be complete	ed for each unexpired lease.
Attach	additional pages if necessary.)				
Proper	ty No. 1				
_	·				
	r's Name:	Describe Leased Pr	operty:		e Assumed pursuant to 11
-NON	=			U.S.C. § 365 ☐ YES	□ NO □ NO
				L ILS	<u> </u>
	re under penalty of perjury t al property subject to an une		intention as to a	any property of my	estate securing a debt and/o
herzon	ai property subject to all une	apii cu icasc.			
Date	May 28, 2009	Signature	/s/ Mary Alice K	(eeler	
Date	may 20, 2000	Signature	Mary Alice Kee		
			Debtor		

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United States Bankruptcy Court Northern District of Illinois

	Northern District of Immois		
Mary Alice Keeler		Case No.	
	Debtor(s)	Chapter	7

	DISCLOSURE OF COMPENSA	ATION OF ATTORNEY I	FOR DEBTOR(S)			
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept	\$	0.00			
	Prior to the filing of this statement I have received	\$	0.00			
	Balance Due	\$	0.00			
2.	\$					
3.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4.	The source of compensation to be paid to me is:					
	■ Debtor □ Other (specify):					
5.	■ I have not agreed to share the above-disclosed compensation	tion with any other person unless the	y are members and associates of my law firm.			
6. 7.	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names of the above-disclosed fee, I have agreed to render a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, statemer c. Representation of the debtor at the meeting of creditors ard. [Other provisions as needed] Negotiations with secured creditors to redurn reaffirmation agreements and applications a 522(f)(2)(A) for avoidance of liens on house! By agreement with the debtor(s), the above-disclosed fee doe Representation of the debtors in any discharany other adversary proceeding.	of the people sharing in the compensation of the people sharing in the compensation and service for all aspects of the based advice to the debtor in determining and affairs and plan which may be read confirmation hearing, and any adjuct to market value; exemption as needed; preparation and filling hold goods.	ankruptcy case, including: whether to file a petition in bankruptcy; equired; ourned hearings thereof; planning; preparation and filing of ng of motions pursuant to 11 USC			
		ERTIFICATION				
thi	I certify that the foregoing is a complete statement of any agrais bankruptcy proceeding.	eement or arrangement for payment t	o me for representation of the debtor(s) in			
Da	pated: May 28, 2009	/s/ David Cutler				
		David Cutler				
		David Cutler & Associates 8430 Gross Point Rd, Ste				
		Skokie, IL 60077				
		847-673-8600 Fax: 847-67	73-8636			
		david@cutlerltd.com				

In re

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

B 201 (12/08)

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

David Cutler	X /s/ David Cutler	May 28, 2009
Printed Name of Attorney	Signature of Attorney	Date
ddress:		
430 Gross Point Rd, Ste 201 kokie, IL 60077 47-673-8600		
avid@cutlerItd.com		
I (We), the debtor(s), affirm that I (we) I	Certificate of Debtor have received and read this notice. X /s/ Mary Alice Keeler	May 28, 2009
I (We), the debtor(s), affirm that I (we) I	have received and read this notice.	May 28, 2009 Date
I (We), the debtor(s), affirm that I (we) I	have received and read this notice. X /s/ Mary Alice Keeler	May 28, 2009 Date

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United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Mary Alice Keeler		Case No.	
		Debtor(s)	Chapter 7	
	VI	ERIFICATION OF CREDITOR M		
		Number of	f Creditors:	75
	The above-named Debtor(s (our) knowledge.) hereby verifies that the list of credi	tors is true and correct to	the best of my
Date:	May 28, 2009	/s/ Mary Alice Keeler Mary Alice Keeler		

Adler & Associates 25 E. Washington St, Ste 500 Chicago, IL 60602

Aegis PO Box 10908 San Rafael, CA 94912

Aegis PO Box 10908 San Rafael, CA 94912

Afni 404 Brock Drive Bloomington, IL 61702

Amalgamated Bk Chicago 1 W Monroe Chicago, IL 60603

Amalgamated Bk Chicago 1 W Monroe Chicago, IL 60603

American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355

Arrow Financial Services 21031 Network Place Chicago, IL 60678

Arthur B. Adler 25 East Washington St. Ste. 500 Chicago, IL 60602

Bank Of America Pob 17054 Wilmington, DE 19884

Blatt, Haenmiller, Leibsker & Moore 125 S. Wacker Drive Ste. 400 Chicago, IL 60606

Bureau of Collection Recovery 7575 Corporate Way Eden Praire, MN 55345

Cap One Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156

Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156

Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156

Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156

Corporate Receivables PO Box 32995 Phoenix, AZ 85064

Corporate Receivables PO Box 32995 Phoenix, AZ 85064

Corporate Receivables, Inc. PO Box 32995 Phoenix, AZ 85064

Creditors Financial Group, LLC PO Box 440290 Aurora, CO 80044

Creditors Financial Group, LLC PO Box 440290 Aurora, CO 80044

Discover Financial Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054

DSB Knox Banking Center 1501 S Heaton Knox, IN 46534

Enhanced Recovery Corp 8014 Bayberry Rd Jacksonville, FL 32256

Enloe Drugs LLC PO Box 952011 St. Louis, MO 63915

Exxon Mobile PO Box 530962 Atlanta, GA 30353

FIA Card Services Att: Bankruptcy PO Box 15409 Wilmington, DE 19850-5409 First National Bank/Credit One Customer Service Po Box 98873 Las Vegas, NV 89193

First Premier Bank Po Box 5524 Sioux Falls, SD 57117

First Revenue Assurance PO Box 5818 Denver, CO 80217

First Source Advantage, LLc 2005 Bryant Woods South Buffalo, NY 14228

Founders Bank 6825 West 111th St Worth, IL 60482

Fredrick J. Hanna & Associates, P.C 1427 Roswell Rd Marietta, GA 30062

GC Services Limited Partnership PO BOX 2667 (037) Houston, TX 77252-2667

Hicksgas 2180 S Highway 35 Knox, IN 46534

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Hsbc/bsbuy Po Box 15519 Wilmington, DE 19850

IC System
PO BOX 64887
Saint Paul, MN 55164

Kohls
Attn: Recovery
Po Box 3120
Milwaukee, WI 53201

Law Offices of Mitchell N. Kay PC 205 West Randolph St Ste. 920 Chicago, IL 60606

Law Offices of Mitchell N. Kay PC 7 Penn Plaza New York, NY 10001-3995

Leading Edge Recovery Solutions 5440 N. Cumberland Ave. Suite 300 Chicago, IL 60656

Leading Edge Recovery Solutions 5440 N. Cumberland Ave. Suite 300 Chicago, IL 60656

Mary Patricia Fennell 424 David Street Downers Grove, IL 60515

MCS Collections, Inc. 725 S Wells St, Ste 501 Chicago, IL 60607

Nationwide Credit 2015 Vaughn Rd NW, ste 400 Kennesaw, GA 30144

Nationwide Credit, In. 3600 E University Dr. Ste B1350 Phoenix, AZ 85034

Nationwide Credit, Inc. PO Box 740640 Atlanta, GA 30374

Nationwide Recovery Systems 2304 Tarpley Drive #134 Carrollton, TX 75006

Natl Cty Crd Attention: Bankruptcy Department 6750 Miller Road Brecksville, OH 44141

NCB Management Services po box 1099 Langhorne, PA 19047

NCO Financial 507 Prudential Road Horsham, PA 19044

NCO Financial Systems, Inc. PO Box 15630 Dept 72 Wilmington, DE 19850

P&B Capital Group LLC PO BOX 25197 Tampa, FL 33622

P.Scott Lowery PC 4500 Cherry Creek Drive S Ste. 700 Denver, CO 80246

Peoples Gas C/O Bankruptcy Department 130 E. Randolph Drive Chicago, IL 60602

RAB Ince PO Box 1022 Wixom, MI 48393

Radio/cbsd Po Box 6497 Sioux Falls, SD 57117

Retail Services P.O. Box 17298 Baltimore, MD 21297 Safeco Insurance 31W680 Army Trail Rd Wayne, IL 60184

Sears/cbsd Po Box 6189 Sioux Falls, SD 57117

Standard Bank 7800 West 95th St Hickory Hills, IL 60457

State Farm PO Box 2329 Bloomington, IL 61702

State Farm Financial S Attn: BCC-DTB5 112 E Washington St Bloomington, IL 61701

The Bureaus Inc 1717 Central St Evanston, IL 60201

The Bureaus, inc 1676 Momentum Place Chicago, IL 60689-5316

The Bureaus, inc 1676 Momentum Place Chicago, IL 60689-5316

Valentine & Kebartas, Inc PO Box 325 Lawrence, MA 01842-0625

Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

Washington Mutual Fa Attention: Bankruptcy Dept. JAXA 2035 7255 Bay Meadows Way Jacksonville, FL 32256

Washington Mutual Fa Attention: Bankruptcy Dept. 7255 Bay Meadows Way Jacksonville, FL 32256

Zwicker & Associates, PC 80 Minuteman Rd Andover, MA 01810